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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/092,101	03/06/2002	Mark Hendricks Leymaster	17243-00043	9571

7590 03/02/2009
John S. Beulick
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EXAMINER

TRAN, QUOC A

ART UNIT	PAPER NUMBER
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2176

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03/02/2009

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.



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DETAILED ACTION

This is a Non-Final Office Action in response to the Applicant's RCE/Amendment/Remarks filed 12/15/2008. Claims 1-11, 20-32 and 48 are pending; Claims 1 and 20 are independent. Claims 12-19, and 33-47 were previously cancelled; Effective filing date **03/06/2002** (GE).

It is notes, after further consideration and interpreting of the claims in light of the Applicant's current disclosure [see Applicant's Specification at page 1 paragraph [0002] and at page 5 paragraph [0031]], the Examiner hereby withdraw the rejections to claims 1-11, 20-32 and 48 under 35 U.S.C. 112, first and second paragraph, which was previously set forth in the Office Action dated 07/16/2008.

Continued Examination Under 37 CFR 1.114

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 12/15/2008 has been entered.

Specification

The specification is objected to as failing to provide proper antecedent basis for the claimed subject matter. See 37 CFR 1.75(d)(1) and MPEP § 608.01(o). Correction of the following is required: the recites “*contractual provision*” of Claim(s) 1 and 20 [see in the claims at page 2 lines 16-17 for claim 1 and at page 5 lines 12-13 of claim 20.]

The Specification does not provide support or antecedent basis for the recited “*contractual provision*” in a way that allows the meaning of the term to be ascertained, as required in 37 CFR 1.75(d)(1).

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-11, 20-32 and 48 rejected under 35 U.S.C. 103(a) as being unpatentable over **Foy et al.** US 20020046235A1- filed 03/02/2001 (hereinafter Foy), in view of **Broadbent et al.** US 20010047326A1 - filed 05/22/2001 (hereinafter Broadbent), further in view of **MACKAY et al.**, US 20070208606A1 Division of 09/631,810 - filed 08/03/2000 (hereinafter Mackay),

Independent claim 1, Foy teaches:

A document assembly production system,

(See Fig. 4 and at Para 3→ Foy discloses a host server and a remote client terminal wherein the client terminal includes electronic form that prompts template selection, selection of content and user specific date [items 93, 95, 97 of figure 4] for guiding a user through a document creation process.)

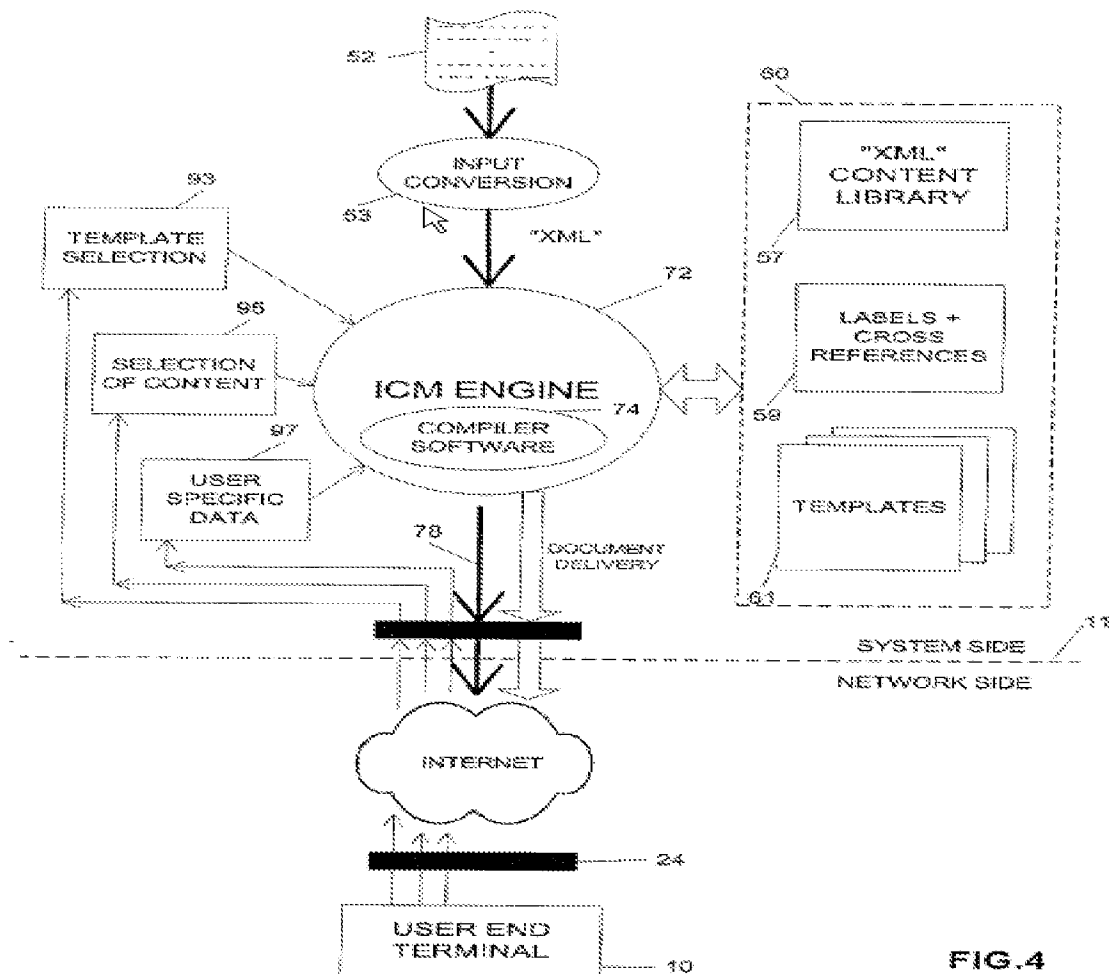


FIG. 4

Comprising: a server having a plurality of templates and other document assembly assets including a plurality of input documents stored therein.

(See Foy at Fig. 4-7 and Para 32, teaching a server having a plurality of templates and other document assembly assets including a plurality of input documents stored therein.)

and at least one remote computer configured to communicate with said server directing said server to access said plurality of templates.

(See Foy at Fig. 4-7 and Para 32, discloses remote computer configured to communicate with said server directing said server to access said plurality of templates.)

Said sever configured to: Prompt a user through the at least one remote computer to select a template from the plurality of templates,

(See Foy at Para 32, discloses remote computer configured to communicate with said server directing said server to access said plurality of templates.)

each template is associated with a class document to be assembled for types of transaction, wherein each document class includes a plurality of document types.

(See Foy at Para 31, discloses each document template 81 has a number of documents, each document 71 having a predetermined structure defined by a plurality of sections 67 in which content objects 63 are received. The templates have various

structures, which depend upon the types of documents intended to be created therefrom, wherein each section has a plurality of place-holders 73-80, which act as insertion points for the content appropriate to the section (i.e. *a type of document object is reasonably interprets as a class of the object*).

Also see Foy at Fig 4-5 and also at Para 30, discloses the content objects 63 of each collection 65 are also labeled with structural identifiers 67 indicating to which section of *a document template 81* they relate. Different structural identifiers 67 may relate to, for example, heading sections, overview sections, detail sections and appendices. For example content objects 63 as belonging to a plurality of document components collections 65 A, B, C . . . X, Y based on their subject matter (i.e. *document class*). In this example the document components are clauses of a legal document (i.e. *document type*).

each template includes logic for controlling a structure of the assembled document wherein the logic controls displaying document structure questions and identifying input documents used for performing the document assembly;

(See Foy at Para 39, discloses a logic tree for generating questions 110 for the user, the responses 111 to which questions identify content for inclusion in the template. Also Foy further discloses a host server and a remote client terminal the enabling the client terminal in electronic form prompts for guiding a user through a document creation process (See Fig. 4 and at Para 3).

**display document structure questions on the remote computer,
wherein the document structure questions displayed are controlled by
logic and conditions imbedded in the selected template and are displayed
in a tree format,**

(See Foy at Para 39, discloses a logic tree for generating questions 110 for the user, the responses 111 to which questions identify content for inclusion in the template.

See also Foy at Para 15, discloses the system is particularly suitable for the creation of legal documents such as assignments, conveyance documents, employment contracts.)

**receive a response for each document structure question displayed,
wherein the document structure responses determine the document types
included within the assembled document;**

(See Foy at Para 13-15 and 39, discloses a logic tree for generating questions 110 for the user, the responses 111 to which questions identify content for inclusion in the template. an automated document creation process comprising: transmitting in electronic form prompts to a user in accordance with a first set of rules associated with a document type to allow a user to identify clauses for inclusion in the document; transmitting in electronic form questions to a user in accordance with a second set of rules to obtain personal document data for populating the document; and compiling a complete document according to a third set of rules governing inclusion of the clauses in the document and population of the clauses by the personal document data; when

run on a computer, where the system is particularly suitable for the creation of legal documents such as assignments, conveyance documents, employment contracts.)

identify pre-assigned, modifiable input documents from the plurality of input documents compatible with the selected template and the document structure responses for generating the documents to be assembled, the identified input documents including data fill-points;

(See Foy at Para 39, discloses a logic tree for generating questions 110 for the user, the responses 111 to which questions identify content for inclusion in the template.

Also see at Para 13-15, discloses electronic form prompts to a user in accordance with a first set of rules associated with a document type to allow a user to identify clauses for inclusion in the document; transmitting in electronic form questions to a user in accordance with a second set of rules to obtain personal document data for populating the document; and compiling a complete document according to a third set of rules governing inclusion of the clauses in the document and population of the clauses by the personal document data; when run on a computer, where the system is particularly suitable for the creation of legal documents such as assignments, conveyance documents, employment contracts.)

display transaction questions on the remote computer, wherein the transaction questions displayed are controlled by logic and conditions imbedded in the selected template and the document structure responses;

(See Foy at Para 13-15 and 39, discloses a logic tree for generating questions 110 for the user, the responses 111 to which questions identify content for inclusion in the template. an automated document creation process comprising: transmitting in electronic form prompts to a user in accordance with a first set of rules associated with a document type to allow a user to identify clauses for inclusion in the document; transmitting in electronic form questions to a user in accordance with a second set of rules to obtain personal document data for populating the document; and compiling a complete document according to a third set of rules governing inclusion of the clauses in the document and population of the clauses by the personal document data; when run on a computer, where the system is particularly suitable for the creation of legal documents such as assignments, conveyance documents, employment contracts.)

**receive a response for each transaction question displayed, wherein
the transaction responses populate the data fill-points included within the
identified input documents;**

(See Foy at Para 13-15 and 39, discloses a logic tree for generating questions 110 for the user, the responses 111 to which questions identify content for inclusion in the template. an automated document creation process comprising: transmitting in electronic form prompts to a user in accordance with a first set of rules associated with a document type to allow a user to identify clauses for inclusion in the document; transmitting in electronic form questions to a user in accordance with a second set of rules to obtain personal document data for populating the document; and compiling a

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complete document according to a third set of rules governing inclusion of the clauses in the document and population of the clauses by the personal document data; when run on a computer, where the system is particularly suitable for the creation of legal documents such as assignments, conveyance documents, employment contracts.)

In addition, Foy does not expressly teach, but Broadbent teaches:

each document type represents specific contractual provisions typically associated with completing the corresponding transaction type, the document structure questions identifying a predetermined plurality of contractual provisions that the user can elect from for inclusion within the assembled document,

(See Broadbent at Para 185, discloses the loan product information is complex, and there are several compliance rules that arise out of different characteristics of the lender's loan products. (I.e. *contractual provisions and deal*)

Also See Broadbent at Para 178 discloses the `loan` structure contains all the information pertaining to a specific loan application, and the type of loan applied for. This is the information that is evaluated by the `rules.contexts.context.if` expression to determine whether the conditions specified in the context definitions are true in the case of a specific loan.

Also see Broadbent at Para 140, teaching Automated Compliance Engine, which is a rule based system, where each expression represents the `if` part of a rule, and the subset of tasks associated with the expression represents the `then` part of a rule.

Also, see Broadbent para 182, teaching for each loan product (i.e. *contractual provisions and deal*) , a description containing the product attributes that are required for compliance analysis, such as whether ARM, fixed, balloon, index, etc. Each loan application is linked to this information via the loanproductId compliance parameter.

the document structure questions linked to specific document types representing the predetermined plurality of contractual provision, whereby responding to the document structure questions the user includes the selected contractual provisions within the assembled document to complete the transaction type;

Also, see Broadbent fig. 9 and para 140, teaching Automated Compliance Engine, which is a rule based system, where each expression represents the `if` part of a rule, and the subset of tasks associated with the expression represents the `then` part of a rule.

Also, see Broadbent para 182, teaching for each loan product, a description containing the product attributes that are required for compliance analysis, such as whether ARM, fixed, balloon, index, etc. Each loan application is linked to this information via the loanproductId compliance parameter [e.g. *contractual provisions and deal*].

It would have been obvious to provide user specific data for populating any clauses of the document (user is prompted to provide information to enable the

selection of content) requiring such data as taught by Foy, to includes a means of generating the document structure questions linked to specific document types representing the predetermined plurality of contractual provision, within the assembled document to complete the transaction type as taught by Broadbent, in order to generate the complex loan product information that is complied with compliance rules that arise out of different characteristics of the lender's loan product. (I.e. *Complex transaction and deal*) See Broadbent at Para 178.)

In addition, Foy and Broadbent do not expressly teach, but Mackay teaches:

prompt the user to enter a workflow status representing a level of completion of the transaction type for which the documents are being assembled.

(at Para [0061], [0082] and [0138→0140], Mackay discloses workflow management which is an interface that prompting system user control data flow [0061] among hundreds of active deals each with its own processing stage [0082] whereby a selection for the Deal Status field is made from a drop-down list which may include choices such as New, Active, Dead. etc. The "New" status may advantageously by used to designate a deal which is in the setup process. When setup has been completed, the deal may be designated as "active". At that time, the deal goes "on line", and is managed by the workflow program as described herein [0138→00140]. Also Mackay further illustrated a user interface of figure 11 items 1535e "GO TO DEAL HISTORY" which is shown at

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item 1620 in FIG. 12D [e.g., the loan level processes], See Mackay at Fig. 11 and 12 and at Para [0242].)

1502 1505 USER: ALLEN LEE 1515

DEAL NAME: 1520a 1530b

FUNCTION: WATERFALL - MONTHLY 1520b 1530g 1510 1530h

1530a CURRENT ITEMS 1530c 1530d 1530e 1530f ALL ITEMS

DEAL ID	DEAL NAME	PERIOD	FUNCTION	QUEUE	STATUS	DATE IN QUEUE	USER
R CCC97A	CREDIT CARD	11/1997	WATERFA	DATA READY	N	04/03/1998	ALLEN LEE
R CCC96C	CREDIT CARD	11/1997	WATERFA	READY FOR ASAP	H	04/03/1998	ALLEN LEE
R CCC96A	CREDIT CARD	11/1997	WATERFA	ASAP APPR		04/03/1998	ALLEN LEE

1504 1525

1535d APPROVE 1535b DENY 1535c REPORTS 1535d COMMENTS 1535e GO TO DEAL HISTORY 1535f UN-APPROVE 1535g CANCEL

FIG. 11

1625 DEAL: CCC97A 1640 CHASE CREDIT CARD 1997A

1630 PERIOD ENDING: 01/01/1998

1635 FUNCTION: WATERFALL - MONTHLY

QUEUE	STATUS	ACTION	DATE/TIME COMPLETED	NAME
DATA READY	READY	APPROVED	11/23/1997, 12:30 PM	BETTY KIN
LOAN LEVEL PROCESSED	READY	APPROVED	11/23/1997, 12:30 PM	BOB ORE
READY FOR ASAP	READY	APPROVED	11/23/1997, 12:30 PM	SAM PU
RUN ASAP	READY	APPROVED	11/23/1997, 12:30 PM	ALICE FRE
APPROVAL	READY	APPROVED	11/23/1997, 12:30 PM	ELENA CO
APPROVAL	READY	APPROVED	11/23/1997, 12:30 PM	WENDY B
APPROVAL	READY	DENIED	11/23/1997, 12:30 PM	TOM MAC

1650 1655d 1655e

1560 MAIN MENU

FIG. 12D

Accordingly it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Foy and Broadbent assembly production system to include a means of said prompting the user to enter a workflow status representing a level of completion of the transaction type for which the documents are being assembled as taught by Mackay, that provides a predictable result of said each deal, entering the necessary setup information by selection from lists of pre-stored information about processing functions, the associated workflow events and status milestones for the queues, mapping the data structures of the subsystem databases and the work low management database to provide transparent interfacing and convenient manual entry of data, and displaying for the user the workflow events and milestones status of all the deals for which he or she is responsible, permitting menu driven initiation of the tasks required in each workflow event of each deal and automatically updating the database records for the universe of deals being managed by the system, [see Mackay at page 2 Para 0027].

Independent claim 20,

the rejection of claim 1 is fully incorporated. Thus, Foy, Broadbent and Mackay, disclose every limitation of Claim 20 and provide proper reasons to combine, as indicated in the above rejections for Claim 1. In addition, Foy teaches:

a database coupled said server for storing a plurality of templates and other document assembly assets including a plurality of input documents.

(See Foy at Fig. 4-7 and Para 32, teaching a server having a plurality of templates and other document assembly assets including a plurality of input documents stored therein.)

Claim 2,

Foy, Broadbent and Mackay teach the method of claim 1 and further comprise:

comprising at least one database coupled to said server, each template stored in said database.

(See Foy at Fig. 4-7 and Para 32, teaching a server having a plurality of templates and other document assembly assets including a plurality of input documents stored therein.)

Claim 3,

Foy, Broadbent and Mackay teach the method of claim 2 and further comprise:

wherein said database comprises at least one security system that limits access to said database to authorized users.

(See Foy para 48, database comprises at least one security system that limits access to said database to authorized users.)

Claim 4,

Foy, Broadbent and Mackay teach the method of claim 1 and further comprise:

wherein said at least one remote computer is further configured to communicate with said server to restructure and reassemble a previously assembled document.

(See Foy at Para 31, discloses each document template 81 has a number of documents, each document 71 having a predetermined structure defined by a plurality of sections 67 in which content objects 63 are received. The templates have various structures, which depend upon the types of documents intended to be created therefrom, wherein each section has a plurality of place-holders 73-80, which act as insertion points for the content appropriate to the section.

Also see Foy at Fig 4-5 and also at Para 30, discloses the content objects 63 of each collection 65 are also labeled with structural identifiers 67 indicating to which section of a *document template 81* they relate. Different structural identifiers 67 may relate to, for example, heading sections, overview sections, detail sections and appendices. For example content objects 63 as belonging to a plurality of document components collections 65 A, B, C . . . X, Y based on their subject matter (i.e. *document class*). In this example the document components are clauses of a legal document (i.e. *document type*).

Claim 5,

Foy, Broadbent and Mackay teach the method of claim 1 and further comprise:

wherein said at least one remote computer is further configured to communicate with said server to restructure.

(See Foy at the Abstract, discloses host server and a remote client terminal connected via a data transmission path.

Also See Foy at Para 13-15 and 39 disclose a logic tree for generating questions 110 for the user, the responses 111 to which questions identify content for inclusion in the template. an automated document creation process comprising: transmitting in electronic form prompts to a user in accordance with a first set of rules associated with a document type to allow a user to identify clauses for inclusion in the document;

Also, see Foy at Para 7, teaching it is possible to create two or more related documents simultaneously. Each complete document may contain a reference to another document stored at the host server.)

Claim 6,

the rejection of claim 1 is fully incorporated. Thus, Foy, Broadbent and Mackay, disclose every limitation of Claim 6 and provide proper reasons to combine, as indicated in the above rejections for Claim 1. In addition Broadbent teaches:

said other assembly assets to assure compliance with state and federal laws, rules, and regulations, and business entity rules, regulations, and policies.

(See Broadbent para 27, teaching the LOS with a platform to allow other entities to underwrite the loan compliance system which contains a rules engine built around the required Federal and State regulations and which tracks and records every step in the process to provide a record of completion for Federal and State regulators and to assure that loan originators meet and exceed federal, state, local and professional laws governing the relations between real estate sales and mortgage lending activities.)

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to have modified Foy and Mackay to include a means of said assembly assets to assure compliance with state and federal laws, rules, and regulations, and business entity rules, regulations, and policies as taught by Broadbent, that enabling a predictable result of said coupling Broadbent's rule engine into Foy and Mackay assembly production system wherein document template having a predetermined structure defined by a plurality of sections in which content objects are received. The templates have various structures, which depend upon the types of documents intended to be created therefrom, wherein each section has a plurality of place-holders; provides an assurance that loan originators meet and exceed federal,

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state, local and professional laws governing the relations between real estate sales and mortgage lending activities (see Broadbent at page 3 paragraph [0027]).

Claim 7,

Foy, Broadbent and Mackay teach the method of claim 1 and further comprise:

wherein said at least one remote computer is further configured to communicate with said server to integrate pre-approved documents from another computer system into said assembled document as said documents are being assembled.

(See Foy at the Abstract, discloses host server and a remote client terminal connected via a data transmission path.

Also See Foy at Para 13-15 and 39 disclose a logic tree for generating questions 110 for the user, the responses 111 to which questions identify content for inclusion in the template. an automated document creation process comprising: transmitting in electronic form prompts to a user in accordance with a first set of rules associated with a document type to allow a user to identify clauses for inclusion in the document;

Also, see Foy at Para 7, teaching it is possible to create two or more related documents simultaneously. Each complete document may contain a reference to another document stored at the host server.)

Claim 8,

Foy, Broadbent and Mackay teach the method of claim 1 and further comprise:

wherein said at least one remote computer is further configured to communicate with said server to display at least one of a user identity who created said document assembly.

(See Foy at the Abstract, discloses host server and a remote client terminal connected via a data transmission path.

Also See Foy para 48, database comprises at least one security system that limits access to said database to authorized users.)

In addition, Foy and Mackay do not expressly teach, but Broadbent teaches:

and a workflow status of said document assembly.

(See Broadbent at page 25 paragraph [0271] also see fig. 5 and 20), discloses Automated Compliance Engine (ACE) couples to `Loan Fulfillment Workflow Engine`. governing the relations between real estate sales and mortgage lending activities,

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to have modified Broadbent's Automated Compliance Engine (ACE) couples to a rule engine, includes a workflow status of said document assembly into Mackay and Foy assembly production system wherein document template having a predetermined structure defined by a plurality of sections in which content objects are received. The templates have various structures, which depend upon the types of

documents intended to be created therefrom, wherein each section has a plurality of place-holders; provides an assurance that loan originators meet and exceed federal, state, local and professional laws governing the relations between real estate sales and mortgage lending activities (see Broadbent at page 3 paragraph [0027]).

Claim 9,

Foy, Broadbent and Mackay teach the method of claim 1 and further comprise:

wherein said at least one remote computer is further configured to communicate with said server,

(See Foy at the Abstract, discloses host server and a remote client terminal connected via a data transmission path.

In addition, Foy and Broadbent do not explicitly teach, but Mackay teaches:

wherein said at least one remote computer is further configured to communicate with said server to display a report including at least one of a summary of all document assembly elements, a summary of missing and incomplete parameters, and a summary of missing and corrupted document assembly elements.

(at Fig. 5A-D and the Abstract and Para 0061, 0082 and 0138→0140, Mackay discloses workflow manage which is an interface that prompting system user control data flow [0061] among hundreds of active deal each with its own processing stage [0082] whereby a selection for the Deal Status field is made from a drop-down list which may

include choices such as New, Active, Dead. etc. The "New" status may advantageously be used to designate a deal which is in the setup process. When setup has been completed, the deal may be designated as "active". At that time, the deal goes "on line", and is managed by the workflow program as described herein [0138→00140]. Also see Para [0022], discloses [0022] to permit online updates of deal performance projections based on "what if" scenarios; and [0023] to allow creation of dynamic customized reporting formats based on user inputs.)

Accordingly it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Foy and Broadbent assembly production system to include a means of said a remote computer is further configured to communicate with said server to display a report including a summary of all document assembly elements, a summary of missing and incomplete parameters, and a summary of missing and corrupted document assembly elements as taught by Mackay, that enabling a predictable result of said each deal, entering the necessary setup information by selection from lists of pre-stored information about processing functions, the associated workflow events and status milestones for the queues, mapping the data structures of the subsystem databases and the work low management database to provide transparent interfacing and convenient manual entry of data, and displaying for the user the workflow events and milestones status of all the deals for which he or she is responsible, permitting menu driven initiation of the tasks required in each workflow

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event of each deal and automatically updating the database records for the universe of deals being managed by the system, [see Mackay at page 2 Para 0027].

Claim 10,

Foy, Broadbent and Mackay teach the method of claim 9 and further comprise:

wherein said at least one remote computer.

(See Foy at the Abstract, discloses host server and a remote client terminal connected via a data transmission path.)

In addition, Foy and Broadbent do not explicitly teach, but Mackay teaches:

**is further configured to communicate with said server to displayed
the report prior to finalizing the assembly of the fully-formatted
documents.**

(At Para [0022], Mackay permits online updates of deal performance projections based on "what if" scenarios; and at [0023] Mackay further allows creation of dynamic customized reporting formats based on user inputs.)

Accordingly it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Foy and Broadbent assembly production system to include a means of said communicate with said server to displayed the report prior to finalizing the assembly of the fully-formatted documents as taught by Mackay, that enabling a predictable result of said each deal, entering the necessary setup

information by selection from lists of pre-stored information about processing functions, the associated workflow events and status milestones for the queues, mapping the data structures of the subsystem databases and the work low management database to provide transparent interfacing and convenient manual entry of data, and displaying for the user the workflow events and milestones status of all the deals for which he or she is responsible, permitting menu driven initiation of the tasks required in each workflow event of each deal and automatically updating the database records for the universe of deals being managed by the system, [see Mackay at page 2 Para 0027].

Claim 11,

Foy, Broadbent and Mackay teach the method of claim 9 and further comprise:

**wherein said at least one remote computer is further
configured to communicate with said server to provide secure
access to said server such that only authorized users can access
said document assembly data.**

(See Foy at the Abstract, discloses host server and a remote client terminal connected via a data transmission path.

Also see Foy para 48, database comprises at least one security system that limits access to said database to authorized users.)

**reports generated by said system relating to said assembled
documents, data links provided within said system, and data stored
in at least one database coupled to said server.**

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(See Foy at the Abstract discloses host server and a remote client terminal connected via a data transmission path.

Also see Foy at Fig. 4-7 and Para 32, discloses remote computer configured to communicate with said server directing said server to access said plurality of templates.)

Claims 21-29: (respectively)

the rejection of claims 2-9 are fully incorporated. Thus, Foy, Broadbent and Mackay, disclose every limitation of Claims 21-26 and provide proper reasons to combine, as indicated in the above rejections for Claims 2-9.

Claim 30:

the rejection of claims 11 is fully incorporated. Thus, Foy, Broadbent and Mackay, disclose every limitation of Claim 30 and provide proper reasons to combine, as indicated in the above rejections for Claim 11.

Claim 31:

the rejection of 1 and 20 are fully incorporated. Thus, Foy, Broadbent and Mackay, disclose every limitation of Claim 31 and provide proper reasons to combine, as indicated in the above rejections for Claims 1 and 20.

Claim 32:

the rejection of 1, 10 and 20 are fully incorporated. Thus, Foy, Broadbent and Mackay, disclose every limitation of Claim 32 and provide proper reasons to combine, as indicated in the above rejections for Claims 1, 10 and 20.

Claim 48,

Foy, Broadbent and Mackay teach the method of claim 1 and further comprise:

**wherein each document class is associated with a specific
type of business transaction and comprises a plurality of document
types.**

(See Foy at Para 31, discloses each document template 81 has a number of documents, each document 71 having a predetermined structure defined by a plurality of sections 67 in which content objects 63 are received. The templates have various structures, which depend upon the types of documents (i.e. *a type of document object is reasonably interprets as a class of the object*) intended to be created therefrom, wherein each section has a plurality of place-holders 73-80, which act as insertion points for the content appropriate to the section.)

**each document type represents specific contractual provisions
typically associated with documenting the specific type of business
transaction including alternative and optional contractual provisions**

selectable by the user based on the specific type of business transaction being documented.

(See Foy at Para 31, discloses each document template 81 has a number of documents, each document 71 having a predetermined structure defined by a plurality of sections 67 in which content objects 63 are received. The templates have various structures, which depend upon the types of documents intended to be created therefrom, wherein each section has a plurality of place-holders 73-80, which acts as insertion points for the content appropriate to the section.

Also see Foy at Fig 4-5 and also at Para 30, discloses the content objects 63 of each collection 65 are also labeled with structural identifiers 67 indicating to which section of a *document template 81* they relate. Different structural identifiers 67 may relate to, for example, heading sections, overview sections, detail sections and appendices. For example content objects 63 as belonging to a plurality of document components collections 65 A, B, C . . . X, Y based on their subject matter (i.e. *document class*). In this example the document components are clauses of a legal document (i.e. *document type*).

See Foy at Fig. 6 and also at Para 37, discloses the user is led through the process of determining which document types they need and may not necessarily be given a choice in list form from which to select. It is of course also possible for the user to select the type of document desired by clicking through options on the screen.

Also see Foy at Para 15, discloses the document types are legal documents such as assignments, conveyance documents, employment contracts.)

It is noted that any citations to specific, pages, columns, lines, or figures in the prior art references and any interpretation of the references should not be considered to be limiting in any way. A reference is relevant for all it contains and may be relied upon for all that it would have reasonably suggested to one having ordinary skill in the art. See, MPEP 2123.

Response to Arguments

Applicant's arguments with respect to claims 1-11, 20-32 and 48 have been considered but are moot in view of the new ground(s) of rejection [see above rejections for details].

Further, the examiner introduces the **Mackay** reference to address the newly amended portions (see above for details).

In addition, the Examiner maintains the **Foy and Broadbent** references at this time; since **Foy** discloses a host server transmits to the client terminal in electronic form prompts for guiding a user located at the client terminal through a document creation process; the user enters at the client terminal document creation information identifying the nature of a required document and document data for populating the document (see Foy at the abstract and at Para 3).

Further in view of **Broadbent**'s Loan Origination System (LOS), -See Broadbent at Para 55-57. Also Broadbent further discloses the interface system for a mortgage loan originator compliance engine in that the each document type represents specific

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loan type associated with completing the corresponding transaction type, the document structure questions identifying a predetermined plurality of contractual provisions that the user can elect from for inclusion within the assembled document arise from compliance rules that arise out of different characteristics of the lender's loan product- See Broadbent at Para 185.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Quoc A. Tran whose telephone number is 571-272-8664. The examiner can normally be reached on Mon through Fri 8AM - 5PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Doug Hutton can be reached on (571)272-4137. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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